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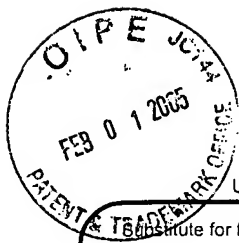
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**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet 2 of 2

**Complete if Known**

Application Number	10/812,902
Filing Date	March 31, 2004
First Named Inventor	Craig Farr
Art Unit	To be assigned
Examiner Name	To be assigned
Attorney Docket Number	SSB0004

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials *	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
	1	Petersen, J.E., "Innovations in Tax Exempt Instruments and Transactions", National Tax Journal, Vol. 44, No. 4, pp. 11-28, December 1991	
	2	Wofe, George G. et al., "Certain legal aspects of secondary market municipal derivative products", Business Lawyer, Vol. 49, No. 4, pp. 1629-1689, August 1994	
	3	Freeman, Louis S. et al., "Tax consequences of business and investment-driven uses of derivatives", Taxes, Vol. 72, No. 12, pp. 947-994, December 1994	
	4	"Raising debt at a cost below prevailing market rates", International Tax, pp. 21-40, June 2000	
	5	Wallace, P. Woodbridge et al., "Do You Have Derivatives Lurking in Your Hybrids?", Bank Accounting & Finance, Vol. 13, No. 3, pp. 35+, Spring 2000	
	6	Ricks, Jo Lynn et al., "FSA Forgoes Conventional Wisdom in Characterizing a Remarketing Payment Under a Callable/Puttable Bond", The Tax Advisor, Vol. 33, No. 3, pp. 168-170, March 2002	

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